

**Information to identify the case:**

Debtor 1	<u>Levi A. Holmes II</u>	Social Security number or ITIN	xxx-xx-4551
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Wendy E. Holmes</u>	Social Security number or ITIN	xxx-xx-5850
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-20085-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Levi A. Holmes II  
aka Levi A. Holmes

Wendy E. Holmes

8/23/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

- ◆ some debts which the debtors did not properly list;

- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Levi A. Holmes, II  
 Wendy E. Holmes  
 Debtors

Case No. 13-20085-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Aug 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2018.

db/jdb  
 cr  
 cr  
 513917783 +Levi A. Holmes, II, Wendy E. Holmes, 143 Tices Lane, East Brunswick, NJ 08816-2013  
 513917791 +Garden State Federal Credit Union, 144 Route 38, P.O. Box 680, Moorestown, NJ 08057-0680  
 +Green Tree Servicing LLC, as Authorized Servicer f, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 513917783 +Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658  
 513917791 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot, PO Box 182676, Columbus, OH 43218-2676)  
 513917787 +Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300, P.O. Box 0914,  
 Paramus, NJ 07653-0914  
 514003122 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
 513917789 GMAC Mortgage, PO Box 6172, Rapid City, SD 57709-6172  
 513917788 +Garden State Federal Credit Un, 144 W Route 38, Moorestown, NJ 08057-3223  
 513917790 Great Lakes Higher Ed, PO Box 530229, Atlanta, GA 30353-0229  
 513917794 NJ Class Loan HESAA, PO Box 545, Trenton, NJ 08625-0545  
 513967069 +NJCLASS, PO BOX548, TRENTON, NJ 08625-0548  
 513917795 One Main Financial, Bankruptcy Department, PO Box 140069, Irving, TX 75014-0069  
 513948775 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 513917798 PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 U.S. Attorney, 970 Broad St.,  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 23 2018 23:27:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514205091 EDI: BECKLEE.COM Aug 24 2018 03:03:00 AMERICAN EXPRESS CENTURION BANK,  
 C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 513917781 +EDI: AMEREXPR.COM Aug 24 2018 03:04:00 American Express, P.O. Box 1270,  
 Newark, NJ 07101-1270  
 513917782 EDI: BANKAMER.COM Aug 24 2018 03:04:00 Bank of America, P.O. Box 15019,  
 Wilmington, DE 19850-5019  
 513962177 EDI: BANKAMER.COM Aug 24 2018 03:04:00 Bank of America, N.A., NC4-105-02-99,  
 PO Box 26012, Greensboro, NC 27420-6012  
 514053780 +E-mail/Text: bncmail@w-legal.com Aug 23 2018 23:27:29 CERASTES, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513917784 +E-mail/Text: cms-bk@cms-collect.com Aug 23 2018 23:27:03 Capital Management Services, L,  
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
 513917785 EDI: RCSDELL.COM Aug 24 2018 03:03:00 Dell Financial Sercices, PO Box 6403,  
 CAROL STREAM, IL 60197-6403  
 513945052 +EDI: TSYS2.COM Aug 24 2018 03:04:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513917786 EDI: DISCOVER.COM Aug 24 2018 03:04:00 Discover, P.O. Box 71084,  
 CHARLOTTE, NC 28272-1084  
 513941686 EDI: DISCOVER.COM Aug 24 2018 03:04:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany OH 43054-3025  
 514140265 E-mail/Text: bankruptcy.bnc@ditech.com Aug 23 2018 23:27:02 Green Tree Servicing LLC,  
 PO BOX 6154, Rapid City, SD 57709-6154, Telephone #: 888-298-7785  
 514140266 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 23 2018 23:27:02 Green Tree Servicing LLC,  
 PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049  
 514080425 EDI: JEFFERSONCAP.COM Aug 24 2018 03:03:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 513917792 EDI: TSYS2.COM Aug 24 2018 03:04:00 Macy's, P.O. Box 183083, COLUMBUS, OH 43218-3083  
 513917796 EDI: RMSC.COM Aug 24 2018 03:04:00 PC Richard/GE Capital Ret Bank, P.O. Box 960061,  
 Orlando, FL 32896-0061  
 514170338 EDI: PRA.COM Aug 24 2018 03:03:00 Portfolio Recovery Associates, LLC,  
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
 513917797 EDI: WFNNB.COM Aug 24 2018 03:04:00 Pier One, PO Box 659617,  
 San Antonio, TX 78265-9617  
 513968362 EDI: Q3G.COM Aug 24 2018 03:05:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 513917799 +EDI: NAVIENTFKASMSERV.COM Aug 24 2018 03:03:00 SallieMae, P.O. Box 9500,  
 Wilkes Barre, PA 18773-9500  
 513917800 +EDI: RMSC.COM Aug 24 2018 03:04:00 Walmart/GEMB, PO Box 530927, Atlanta, GA 30353-0927  
 513945037 +EDI: WFFC.COM Aug 24 2018 03:04:00 Wells Fargo Bank N A,  
 Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422  
 513966581 EDI: WFFC.COM Aug 24 2018 03:04:00 Wells Fargo Bank NA, PO Box 10438,  
 Des Moines IA 50306-0438  
 513917801 EDI: WFFC.COM Aug 24 2018 03:04:00 Wells Fargo Educational Fianan, PO Box 650725,  
 Dallas, TX 75265-0725  
 513917802 EDI: WFFC.COM Aug 24 2018 03:04:00 Wells Fargo Fianancial, PO Box 660431,  
 Dallas, TX 75266-0431

TOTAL: 26

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Aug 23, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
513936644\* Bank of America N.A.  
++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
514140267\* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
(address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154,  
Telephone #: 888-298-7785)  
514140268\* +Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049  
513917793 ##Nationwide Credit, Inc., 2002 Summit Blvd., Suite 600, Atlanta, GA 30319-1559  
TOTALS: 1, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 23, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor Green Tree Servicing LLC, as Authorized Servicer for  
Fannie MAE, as Owner and Holder of Account/Contract Originated by Suncost Mortgage Corporation  
nj.bkecf@fedphe.com  
Jay R. Schmerler on behalf of Creditor Garden State Federal Credit Union  
jschmerler.atty@gmail.com  
Joseph W. Coiro on behalf of Debtor Levi A. Holmes, II jwcesql@aol.com, debbie@marianocoiro.com  
Joseph W. Coiro on behalf of Joint Debtor Wendy E. Holmes jwcesql@aol.com,  
debbie@marianocoiro.com  
Justin Plean on behalf of Creditor Green Tree Servicing LLC, as Authorized Servicer for  
Fannie MAE, as Owner and Holder of Account/Contract Originated by Suncost Mortgage Corporation  
jplean@rasflaw.com, bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING  
LLC nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

TOTAL: 10